

FACTS		WHAT DOES MYCUMORTGAGE®, LLC DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The type of personal information we collect, and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">▪ Social security number and income▪ Account balances and payment history▪ Credit history and credit scores		
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons myCUMortgage®, LLC chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information:		Does myCUMortgage, LLC share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes—to offer our products and services to you		No	We don’t share
For joint marketing with other financial companies		No	We don’t share
For our affiliates’ everyday business purposes—information about your transactions and experiences		No	We don’t share
For our affiliates’ everyday business purposes—information about your creditworthiness		No	We don’t share
For our affiliates to market to you		No	We don’t share
For non-affiliates to market to you		No	We don’t share
To limit our sharing:	<p>Call myCUMortgage at (877) 912-8006</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call (877) 912-8006		

Who we are:	
Who is providing this notice?	myCUMortgage, LLC
What we do:	
How does myCUMortgage, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. myCUMortgage restricts access to non-public personal information about you to employees who have a specific business purpose for using it. Our employees are trained on the importance of customer privacy.
How does myCUMortgage, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">■ apply for a loan■ show your government-issued ID■ give us your income information or provide employment information■ give us your contact information or your mortgage info <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes — information about your creditworthiness■ affiliates from using your information to market to you■ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions:	
Affiliates	<i>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include financial companies such as Wright-Patt Credit Union, Inc. (WPCU) and other affiliates of WPCU; affiliates of myCUMortgage, LLC include HomeAdvantage®.</i>
Nonaffiliates	<i>Companies not related by common ownership or control. They can be financial or non-financial companies. myCUMortgage does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p><i>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</i></p> <p>Please note: myCUMortgage does not jointly market or share your personal information with affiliates or nonaffiliates for marketing purposes.</p>

Other important information:

For Vermont residents/Customers: We will not disclose information about your creditworthiness to our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures. We will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you.

For California residents/Customers: In accordance with California law, we won't share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We'll limit sharing among our companies to the extent required by California law. If you are a California resident and would like to learn more about myCUMortgage's California Consumer Privacy Notice, you can find more information at our website address included below.

For Nevada residents/Customers: We're providing you this notice under Nevada state law. In addition to contacting us, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775.684.1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717.

For Oregon residents/Customers: "Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (877) 912-8006 or by email at: membercare@mycumortgage.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov."

Additional information about our privacy policies can be found at <https://www.mycumortgage.com/privacy/> or call (877) 912-8006.